## Docket Number (Optional) NOTICE OF APPEAL FROM THE EXAMINER TO 020375-043300US THE BOARD OF PATENT APPEALS AND INTERFERENCES. I hereby certify that this correspondence is being filed via In re Application of Justin Monk, et al. EFS-Web with the United States Patent and Trademark Office Application Number 10/690,394 Filed October 20. on November 4, 2008 2003 Signature /Kay Barclay/ For SYSTEMS AND METHODS FOR FRAUD MANAGEMENT IN RELATION TO STORED Typed or printed VALUE CARDS name Kay Barclay Art Unit 3693 Examiner Thu Thao Havan Applicant hereby appeals to the Board of Patent Appeals and Interferences from the last decision of the examiner. The fee for this Notice of Appeal is (37 CFR 41.20(b)(1)) \$ 540 Applicant claims small entity status. See 37 CFR 1.27. Therefore, the fee shown above is reduced by half, and the resulting fee is: A check in the amount of the fee is enclosed. Payment by credit card. Form PTO-2038 is attached. The Director has already been authorized to charge fees in this application to a Deposit Account. The Director is hereby authorized to charge any fees which may be required, or credit any overpayment to Deposit Account No. 20-1430 A petition for an extension of time under 37 CFR 1.136(a) (PTO/SB/22) is enclosed. WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038 I am the applicant/inventor. assignee of record of the entire interest. David W. Boyd See 37 CFR 3.71. Statement under 37 CFR 3.73(b) is enclosed. (Form PTO/SB/96) Typed or printed name attorney or agent of record. Registration number \_50,335 303,571,4000 Telephone number attorney or agent acting under 37 CFR 1.34. Registration number if acting under 37 CFR 1.34. November 4, 2008

NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required.

Date

\*Total of \_1\_ forms are submitted.

Submit multiple forms if more than one signature is required, see below\*.